IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF OKLAHOMA

JUSTIN HARLOW, as personal representative)
of the estate of SONDRA CUNNINGHAM)
Plaintiff,)
v.) Case No. 15-cv-01313-D
)
ONEAMERICA SECURITIES, INC.,)
GOLDEN RULE INSURANCE)
COMPANY administered by the)
STATE LIFE INSURANCE CO., and)
ONEAMERICAN FINANCIAL)
PARTNERS, INC.)
Defendants.)

PLAINTIFF'S AMENDED COMPLAINT

Plaintiff amends his complaint against Defendants and states:

- 1. Defendants insured Sondra Cunningham under life insurance policy #L52234104, purchased around 2001. Plaintiff Justin Harlow is the personal representative of the deceased's estate. The policy lapsed in 2009, but was then reinstated. On February 10, 2010, after the policy was reinstated, Sondra Cunningham died in Oklahoma. Plaintiff made a claim (#GS201002057) for the \$200,000 policy benefit. Defendants wrongfully denied the claim, arguing the suicide clause was revived and barred payment.
- 2. The denial was in bad faith, causing, in addition to contract loss, emotional and financial distress.
- 3. Any applicable statutes of limitations were tolled while Plaintiff was deployed to Iraq, Afghanistan, and the United Arab Emirates pursuant to the Servicemembers Civil Relief Act (50 USCS § 3936).

WHEREFORE, Plaintiff prays judgment against Defendant for \$200,000 on the contract claim, plus an amount in excess of \$75,000 on the tort claim, and, pursuant to 36 O.S. § 3629, interest at 15%, attorney's fee, costs, and all other appropriate relief.

Respectfully submitted,

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Attorney Lien Claimed

CERTIFICATE OF SERVICE

I hereby certify that on the 26th day of January, 2016, I electronically transmitted the attached document to the Clerk of Court using the ECF System for filing. Based on the current records currently on file, the Clerk of the Court will transmit a Notice of Electronic Filing to the following EFC registrants: Julie Portera, e-mail: jportera@maynardcooper.com.